



INVESTMENT KNOWLEDGE CENTER

A monthly Newsletter to manage your personal finance



BULLS ARE STANDING STRONG...



Bulls are not letting it go !

High Inflation, rising interest rates, FIs pulling out money, China Taiwan tension, Russia Ukraine War and many more negative news or events took place in last 3 months; world market took the beating and got into the bear grip. But Indian equity market performed extremely different. It stood firm and strong. The bulls are not at all giving it up !!

In our previous issue we mentioned a lot about the numbers and reasons which pose India as a fastest growing economy in next few years . The way things are shaping up, India is going to be worlds third largest economy in world.

What's inside ?

- **Trending MF Schemes**
- **Investment Gyan**
- **Inspiring Investment Story**

Mutual Funds set a new record in sales....

Indian Mutual Fund Industry's Average Assets Under Management (AAUM) stood at ₹ 37.77 Lakh Crore (INR 37.77 Trillion)

The Industry's AUM had crossed the milestone of ₹10 Trillion (₹10 Lakh Crore) for the first time in May 2014 and in a short span of about three years, the AUM size had increased more than two folds and crossed ₹ 20 trillion (₹20 Lakh Crore) for the first time in August 2017. The AUM size crossed ₹ 30 trillion (₹30 Lakh Crore) for the first time in November 2020. The Industry AUM stood at ₹37.75 Trillion (₹ 37.75 Lakh Crore) as on July 31, 2022.

SIP has become the favorite savings route for Indians....

Mutual Fund SIP accounts stood at 5.62 CRORE! And the total amount collected through SIP during July 2022 was ₹ 12,140 crore

SIP is a very convenient method of investing in mutual funds through standing instructions to debit your bank account every month, without the hassle of having to write out a cheque each time.

Read more inside...

“
Invest for the long haul.
Don't get too greedy and don't get too scared.
”

Mr. Your Name
Designation
Your Company

Chapter - 1 : Flexi Cap Funds

Chapter 1 : Why Flexi Cap Fund is a must buy for every Investor ?

A flexi-cap fund is a type of mutual fund that is not restricted to investing in companies with a predetermined market capitalization. This type of fund structure will be indicated in the fund's prospectus. A flexi-cap fund can provide the fund manager with greater investment choices and diversification possibilities.

How do Multi-Cap Funds Work?

According to regulations, mutual funds need to be specific in their investment approach. For example, a large cap fund can only invest in the stocks of the top 100 companies based on market capitalization. Similarly, small cap funds can invest in companies that are ranked below 250, and so on.

However, Flexi cap is the only category that doesn't have a defined structure by regulation on which size and sector of companies it can invest. And hence, these funds invest in large cap, mid cap, and small cap stocks. Now the proportion of these stocks could vary. It depends on the fund manager. They look at the market conditions and accordingly adjust the proportion of large cap, mid cap, and small cap stocks in the portfolio of a flexi cap mutual fund.

When the economy is expanding, the fund manager can go for a higher exposure in mid cap and small cap stocks to take advantage of their fast growth. On the other hand, when the economy is in a slowdown, they might take a higher exposure in large cap stocks.

Suitability : 5 Yrs plus investment Horizon

Investors who want exposure to mid and small caps without taking too much risk – Some investors don't want to miss the growth opportunities that mid cap and small cap funds offer, but they also don't want to take the risk or are not comfortable with the volatility they might see if they invest in fund investing only in small or mid caps.



Flexi Cap Funds : Best equity category to invest

In this issue of our Newsletter we have covered a comprehensive analysis of a shining category of Equity MF – Flexi Cap Funds. Don't miss this featured article from our in house editorial team...

Performance of Leading Flexicap Funds (as on 3rd Sept 2022)

Funds	3 Yr Ret (%)	5 Yr Ret (%)	10 Yr Ret (%)	15 Yr Ret (%)	20 Yr Ret (%)
Quant Flexi Cap Fund	37.67	18.36	19.29	--	--
PGIM India Flexi Cap Fund - Regular Plan	26.48	14.44	--	--	--
Parag Parikh Flexi Cap Fund - Regular Plan	24.85	17.37	--	--	--
IIFL Focused Equity Fund - Regular Plan	22.98	14.93	--	--	--
UTI Flexi Cap Fund - Regular Plan	21.80	14.78	15.99	13.66	18.94
IDBI Flexi Cap Fund - Regular Plan	21.79	12.60	--	--	--
Franklin India Flexi Cap Fund	21.72	11.85	16.09	12.84	20.62
Union Flexi Cap Fund	21.15	12.99	13.43	--	--
Union Focused Fund - Regular Plan	20.54	--	--	--	--
Canara Robeco Flexi Cap Fund - Regular Plan	20.50	13.78	14.91	12.91	--
HDFC Flexi Cap Fund	20.49	12.95	15.96	13.23	21.64
JM Flexicap Fund	19.53	11.71	16.77	--	--
DSP Flexi Cap Fund	18.76	12.27	15.39	12.80	21.73
Edelweiss Flexi Cap Fund - Regular Plan	18.69	12.40	--	--	--
HSBC Flexi Cap Fund	17.91	8.70	14.21	10.02	--
Aditya Birla Sun Life Flexi Cap Fund	17.76	9.85	16.73	11.47	20.78
SBI Flexicap Fund	17.13	11.04	16.40	10.52	--
Axis Flexi Cap Fund - Regular Plan	16.28	--	--	--	--
Kotak Flexicap Fund Regular Plan	16.26	10.78	16.69	--	--
Navi Flexi Cap Fund - Regular Plan	16.23	--	--	--	--
IDFC Flexi Cap Fund - Regular Plan	16.19	8.79	15.10	14.77	--
ICICI Prudential Passive Strategy Fund (FOF)	16.00	10.26	11.66	10.07	--
L&T Flexicap Fund	15.83	9.34	13.47	11.22	--
Taurus Flexi Cap Fund - Regular Plan	14.76	6.68	11.36	7.81	17.72
Shriram Flexi Cap Fund - Regular Plan	14.22	--	--	--	--
LIC MF Flexi Cap Fund	12.85	9.32	10.56	7.41	12.84
Motilal Oswal Flexi Cap Fund - Regular Plan	10.27	5.18	--	--	--

Source : Valueresearchonline.com

Flexicap Funds have to invest at least 65% of their money in stocks. That is the long regulation they need to follow when it comes to how and where they can invest. This means they can make a portfolio of any mix of sectors and company sizes. This mix is decided by the fund manager, and they also keep changing it depending on the market conditions.

Since Flexi Cap Funds are equity funds i.e. they invest in stocks of companies, we recommend investors to stay invested at least for 5 years.

Disclaimer :

The content herein does not take into account individual investor's objectives, risk appetite or financial needs or circumstances or the suitability of the mutual fund products described herein. Hence, investors are advised to consult their professional investment adviser/ consultant/ tax advisor for investment advice in this regard.

A mutual fund scheme is NOT a DEPOSIT product and is not an obligation of, or guaranteed, or insured by the mutual fund or its AMC. Due to the nature of the underlying investments, the returns or the potential returns of a mutual fund product cannot be guaranteed. Historical performance, when presented, is purely for reference purposes and is not a guarantee of future result.

Chapter - 2 : Market Indicators

For month ending August 2022

EQUITY MARKET SNAPSHOT - LAST ONE YEAR

Period	INDIAN INDICES		Period	KEY INTERNATIONAL INDICIES		
	SENSEX	NIFTY 50		NASDAQ 100	S & P 500	Dow Jones
31ST August 2022	59537.07	17759.30	31ST August 2022	11816.20	3955.00	31511.09
1 Month	3.42%	3.50%	1 Month	-4.64%	-4.24%	-4.07%
3 Months	7.15%	7.08%	3 Months	-2.20%	-4.29%	-4.49%
6 Months	5.85%	5.75%	6 Months	-14.07%	-9.57%	-7.03%
1 Year	3.45%	3.66%	1 Year	-22.56%	-12.55%	-10.89%

COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD (USD) / OUNCE	%	SILVER(USD) / OUNCE	%	CRUDE OIL (USD)	%
	31ST August 2022	1726.20		17.762		95.64
1 Month	1781.80	-3.12%	20.203	-12.08%	110.01	-13.06%
3 Months	1848.40	-6.61%	21.688	-18.10%	122.84	-22.14%
6 Months	1900.70	-9.18%	24.366	-27.10%	100.99	-5.30%
1 Year	1818.10	-5.05%	24.006	-26.01%	72.99	31.03%

OTHER MARKET INDICATORS

Period	G-SEC Rate	Period	CURRENCY		Period	INFLATION
	10 YR G SEC		INR /USD	%		Rate %
31ST August 2022	7.19	31ST August 2022	79.49		July'2022	6.71
1 Month	7.32	1 Month	79.34	-0.19%	1 Month	7.01
3 Months	7.42	3 Months	77.57	-2.42%	3 Months	7.04
6 Months	6.77	6 Months	75.49	-5.03%	6 Months	6.07
1 Year	6.22	1 Year	72.95	-8.23%	1 Year	5.30

NIFTY EQUITY BENCHMARK INDICIES 31ST August 2022

INDEX	CURRENT	1 WEEK%	1 MONTH	1 YEAR	52W H	FALL FROM 52 WEEK HIGH
NIFTY 50	17,759.30	1.03%	3.50%	6.31%	18,604.45	-4.54%
NIFTY NEXT 50	43,709.15	2.74%	6.85%	8.18%	45,290.80	-3.49%
NIFTY 500	15,325.05	1.55%	4.50%	7.98%	16,004.45	-4.25%
NIFTY MIDCAP 50	8,556.00	2.36%	4.71%	16.28%	9,196.75	-6.97%
NIFTY SMALLCAP 100	9,621.95	2.25%	4.91%	-4.16%	12,047.45	-20.13%
NIFTY BANK	39,536.75	2.17%	5.46%	10.97%	41,829.60	-5.48%
NIFTY AUTO	13,217.35	2.26%	5.37%	34.96%	13,336.05	-0.89%
NIFTY FMCG	43,821.15	2.06%	3.14%	12.88%	43,870.05	-0.11%
NIFTY IT	28,407.90	-1.90%	-2.55%	-17.20%	39,446.70	-27.98%
NIFTY MEDIA	2,069.20	0.32%	-0.47%	29.86%	2,494.55	-17.05%
NIFTY METAL	5,934.60	2.51%	8.18%	8.05%	6,825.65	-13.05%
NIFTY PHARMA	12,699.40	0.12%	-0.60%	-8.96%	14,938.25	-14.99%
NIFTY REALTY	463.20	5.07%	2.72%	22.78%	560.90	-17.42%
NIFTY CONSUMER DURABLES	27,473.65	3.69%	6.39%	14.01%	30,892.40	-11.07%
NIFTY OIL & GAS	8,357.75	2.56%	6.58%	19.53%	8,524.10	-1.95%
NIFTY 50 EQUAL WEIGHT	20,337.55	1.72%	3.84%	9.90%	-	-
NIFTY COMMODITIES	5,866.00	2.14%	5.75%	10.17%	6,458.45	-9.17%
NIFTY INDIA CONSUMPTION	7,952.75	2.59%	5.83%	19.39%	7,963.50	-0.13%
NIFTY ENERGY	28,104.50	2.23%	8.02%	40.93%	29,304.05	-4.09%
NIFTY INFRASTRUCTURE	5,127.55	1.41%	4.85%	12.36%	5,362.80	-4.39%
NIFTY INDIA DIGITAL	5,470.55	-0.85%	2.81%	-	7,365.45	-25.73%
NIFTY100 ESG	3,492.05	1.18%	2.99%	-	-	-
NIFTY INDIA MANUFACTURING	8,393.55	1.68%	4.76%	-	-	-

Ratio of total market cap over GDP	
Recent 10 Year Maximum - 132%	
Recent 10 Year Minimum - 48.29%	
Current Mkt Cap / GDP- 101.4%	
Current Market Cap of India as on 31ST August 2022 - 280.32LAKH CR INR	
Current GDP: \$3.5 TRLN US dollars or 276 LAKHS CR INR	

GDP Growth Figures	% of Growth
LAST QUARTER (AMJ 2022)	13.50%
PREVIOUS QUARTER (JFM 2022)	4.10%
YEAR AGO (AMJ 2021)	20.10%

FII's/FPI's Activities in Indian Equity Markets		
FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)		
Month- Year	FII (Rs Crores)	DII (Rs Crores)
	Net Purchase / Sales	Net Purchase / Sales
Aug-22	22025.62	-7068.63
Jul-22	-6567.71	10546.02
Jun-22	-58112.37	46599.23
May-22	-54292.47	50835.54
Apr-22	-40,652.71	29,869.52
Mar-22	-43,281.31	39,677.03
Feb-22	-45,720.07	42,084.07
Jan-22	-41,346.35	21,928.40
Year To Date(YTD)	-2,67,947.37	2,41,539.81

Country Wise AUC in Crores	As on July 31, 2022	%of Holdings
USA	1774045.00	39.23%
MAURITIUS	464957.00	10.28%
LUXEMBOURG	327807.00	7.25%
SINGAPORE	325017.00	7.19%
UNITED KINGDOM	257797.00	5.70%
IRELAND	226341.00	5.00%
CANADA	133706.00	2.96%
JAPAN	107384.00	2.37%
NORWAY	130800.00	2.89%
NETHERLANDS	86077.00	1.90%
OTHER	688527.00	15.22%
Total	4522458.00	100%



Mutual Fund CATEGORY AVG Performance across Industry - 31st August 2022

Equity Funds Category - AVG Performance across Industry				
Category Type	1 Month	3 Months	6 Months	1 year
Sector - FMCG	1.97	10.32	18.48	21.04
Equity- Infrastructure	6.36	11.88	11.71	15.06
Contra	4.22	9.31	9.86	11.26
Small-Cap	5.11	10.56	8.37	10.95
Mid-Cap	4.93	11.04	9.37	9.46
Sector - Financial Services	5.53	11.40	10.20	8.40
Multi-Cap	4.45	9.63	8.45	8.31
Dividend Yield	3.16	7.12	5.75	7.32
Large & Mid- Cap	4.28	9.22	7.58	7.25
Value	3.85	7.82	6.54	6.81
Large-Cap	4.10	8.10	6.87	5.70
ELSS (Tax Savings)	3.99	8.04	6.26	5.33
Focused Fund	3.82	8.08	5.80	4.98
Flexi Cap	4.11	8.53	5.26	4.62
Equity - ESG	3.33	7.37	4.22	2.30
Sector - Healthcare	0.05	2.44	-1.15	-10.95
Sector - Technology	-1.59	-2.75	-13.35	-12.88

Fixed Income Category- AVG Performance across Industry				
Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
Ultra Short Duration	0.44	1.22	1.93	3.73
Medium Duration	0.80	2.64	1.20	3.66
Short Duration	0.57	1.55	1.78	3.66
Money Market	0.45	1.22	1.90	3.53
Liquid	0.42	1.14	2.01	3.51
Low Duration	0.51	1.29	1.72	3.48
Arbitrage Fund	0.45	0.75	1.46	3.33
Dynamic Bond	0.84	2.04	1.52	3.19
Medium to Long Duration	1.13	2.49	1.01	3.12
Floating Rate	0.70	1.46	1.76	3.06
Banking & PSU	0.66	1.58	1.09	2.60
Long Duration	1.92	3.34	0.61	2.39
Corporate Bond	0.66	1.59	0.81	2.26
Government Bond	0.90	2.21	0.95	2.06
10 yr Government Bond	1.53	3.30	0.53	0.32

Balance Fund Category- AVG Performance across Industry				
Category Type	1 Month	3 Months	6 Months	1 year
Dynamic Asset Allocation	2.55	5.34	5.34	5.80
Conservative Allocation	1.36	3.10	3.31	5.45
Equity Savings	1.54	3.12	2.86	4.80
Balanced Allocation	2.61	6.08	3.02	4.70
Aggressive Allocation	3.33	6.49	4.78	4.49

Source - Morning Star as on 31st August 2022

Note : This is not a single scheme Fund Performance. This is an Avg. performance of all the funds in same category across the MF Industry. However, performance may be different for different scheme under same category. Please check with your advisor for the TOP performing funds in above category for the last one year.

Chapter - 3 :

Inspiring Investment Story

of Mr. Eshwar

In this issue we are going to share the story of Mr Eshwar, a shopkeeper, aged 50 Yrs. His story is an inspiration for many small and retail investor who dream to become wealthy but don't find the perfect route and guidance for it !!

When I first met Eshwar at his hardware shop , around 12 Years ago, he was not at all aware about the investment world. For him, investment and insurance were the same thing ! Besides few LIC policies he had never invested in any other financial products .

With his annual Income of around Rs 8.5 lakhs from the sales, he was able to save around Rs 20000 per month, which he use to simply keep in Bank account as a savings !!! When he expressed his desire to invest to create a considerable corpus over next 15 Years, I explained him the concept of : **SIP (Systematic Inv Plan)**

Mr Eshwar agreed to set aside Rs 20000 every month for SIP investments and also promised me to Top up his investments by around 10% every year.

Sticking to his promise , he kept running his SIP along with the top up of 10% every year. You will be excited to know that Mr Eshwar has already crossed his target of Rs 1 Crore in just 11 years of SIP journey !!

This wealth creation success of Mr Eshwar has 2 underlying secret - First secret was his discipline investment in Equity Funds, without getting disturbed by the market volatility . And the Second secret was his Top up commitments to achieve his Goal faster

Mutual Fund SIP accounts stood at 5.62 CRORE! And the total amount collected through SIP during July 2022 was ₹ 12,140 crore. SIP have generated enormous wealth for investors - don't miss it at any cost

See the chart below to see his current valuations

Scheme Name	SIP Amt - Jan 2010	SIP increase % Year on Year	Current SIP Amt Aug - 2022	SIP Investment Cost	SIP Value as on 31-08-2022	Growth Amount	Enhanced Growth AMT	Enhanced Growth (%)
Mirae Asset Emerging BlueChip Reg Gr	5000	10% Yearly	11000	1138000	3953511	2815511	974855	32.73%
DSP Equity Opp Reg Gr	5000	10% Yearly	11000	1204000	2893575	1689575	857554	42.12%
Kotak Flexi Cap Gr	5000	10% Yearly	11000	1204000	2923013	1719013	846247	40.75%
Invesco India Multi Cap Gr	5000	10% Yearly	11000	1204000	3121008	1917008	870881	38.70%
	20000		44000	4750000	12891107.7	8141108	3549536	38.58%

The Schemes and their result shown on the table above are the real values. However, this article is not an endorsement or advice for investing in these schemes, directly or indirectly. This story is for inspiration and is not real. This is in no ways a recommendation for any scheme. There is no guarantee that similar performance will be repeated in future also. Investor should choose the SIP schemes after evaluating their risk suitability or investment targets. Mutual Fund investments are subject to market risks. Read all scheme related documents carefully.

Chapter - 4 : Investment Gyan

Strategic Commodities 2.0: Global Lithium Supply



New energy paradigms demand new strategic commodities. This article examines factors impacting lithium supply over the next decade. As an investor you should keep an eye on finding funds or stocks which could give you exposure to this New commodity !!

Lithium is rare in the Universe, although it was one of the three elements, along with hydrogen and helium, to be created in the Big Bang. The element was discovered on Earth in 1817 by Johan August Arfvedson (1792-1841) in Stockholm when he investigated petalite, one of the first lithium minerals to be discovered.

How much lithium does the world need?

The global market for the alkali metal lithium is growing rapidly. Between 2008 and 2018 alone, annual production in the major producing countries rose from 25,400 to 85,000 tons. An important growth driver is its use in the batteries of electric vehicles. However, lithium is also used in the batteries of laptops and cell phones, as well as in the glass and ceramics industry.

Where is lithium available from?

With 8 million tons, Chile has the world's largest known lithium reserves. This puts the South American country ahead of Australia (2.7 million tons), Argentina (2 million tons) and China (1 million tons). Within Europe, Portugal has smaller quantities of the valuable raw material. The total global reserves are estimated at 14 million tons. This corresponds to 165 times the production volume in 2018.

Before rechargeable lithium batteries became widely used, the production of lithium was limited to areas of specialty or for certain applications such as national defense, medicine, and industrial uses.

Now when the future of EV (Electric Vehicle) is getting bigger, analyst assume that Lithium is the new age commodity to track. For a retail investor who is following the story of EV, must follow the story and detailed data of Lithium production and supply closely.



**Invest for the
long haul.
Don't get too
greedy and
don't get too
scared.**



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Disclaimer : Mutual Fund investments are subject to market risks. Read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus.

Note : We are an AMFI registered Mutual Fund Distributors. We work closely with our customers to help them achieve their Financial dreams by way of savings motivation, correct estimations and quick investment execution. We help you select the SIP according to your risk profile and investment tenure.